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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b) STERN, LAVINTHAL & FRANKENBERG, LLC

105 Eisenhower Parkway, Suite 302

Roseland, NJ 07068 Phone: (973) 797-1100 Fax: (973) 228-2679

Email: mcozzini@sternlav.com Attorney for Secured Creditor, Carrington Mortgage Services, LLC as servicer for Bank of America, N.A.

By Maria Cozzini, Esq.

In Re:

Trevor A. Anglin

Andrea L. Walker

Debtor(s).

Order Filed on May 26, 2021 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 18-26837-ABA

Chapter: 13

Hearing Date:

Judge: Andrew B. Altenburg, Jr.

ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT WITH CONDITIONS

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**

DATED: May 26, 2021

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court

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Debtor: Trevor A. Anglin & Andrea L. Walker

Case No.: 18-26837-ABA

Caption: Order Resolving Creditor's Certification of Default

Applicant: <u>Carrington Mortgage Services, LLC,</u>

as servicer for Bank of America, N.A

Applicant's Counsel: <u>Stern Lavinthal & Frankenberg, LLC</u>

Debtor's Counsel: <u>Eric Clayman, Esq.</u>

Property Involved ("Collateral"): 2265 Horner Avenue, Pennsauken, NJ 08110

Relief sought:

✓ Motion for relief from the automatic stay

Motion to dismiss

Motion for prospective relief to prevent imposition of automatic stay

against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

- 1. Status of post-petition arrearages:
 - The Debtor is overdue for 6 months, from November, 2020 to April, 2021.
 - The Debtor is overdue for <u>2</u> payments at \$<u>1,960.89</u>
 - The Debtor is overdue for 4 payments at \$1,956.13
 - Movant acknowledges receipt of \$5,868.39 while the Motion was pending.
 - Less Funds held in debtor(s) suspense \$935.42

Total Arrearages Due \$4,942.49

- 2. Debtor must cure all post-petition arrearages, as follows:
 - Creditor agrees to have the balance of arrearages in the amount of \$4,942.49
 placed into the <u>Debtor's Chapter 13 Plan</u>, which amount will be paid to the
 Creditor over the life of the Plan.
 - Beginning on May 1, 2021, regular monthly mortgage payments shall continue to be made in the amount \$1,956.13.

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Debtor: Trevor A. Anglin & Andrea L. Walker

Case No.: 18-26837-ABA

Caption: Order Resolving Creditor's Certification of Default

3. Payments to the Secured Creditor shall be made to the following address(es): ✓ Immediate payment: Carrington Mortgage Services, LLC P.O. Box 3730_ Anaheim, CA 92806 ✓ Regular monthly payment: Carrington Mortgage Services, LLC P.O. Box 3730_ Anaheim, CA 92806 ✓ Monthly cure payment: Carrington Mortgage Services, LLC P.O. Box 3730_ Anaheim, CA 92806 4. In the event of Default: ✓ If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney. ☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court. 5. Award of Attorneys' Fees: ✓ The Applicant is awarded attorney's fees of \$350.00 The fees and costs are payable: ✓ through the Chapter 13 plan. □ to the Secured Creditor within _____ days. ☐ Attorneys' fees are not awarded.